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Docket No.: 1160 4001

## WHAT IS CLAIMED IS:

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1	A method in which
(Z)	virtual purchase information, which does not include any identifier of a real financial
3	account, is provided, in an on-line connection to a merchant, to pay for of an item,
4	the merchant provides the item and the virtual purchase information to a delivery
5	service,
6	at the delivery service, the virtual purchase information is converted to a real delivery
7	address, and
8	the item is delivered to the delivery address.
1	2. The method of claim 1 in which the virtual purchase information includes a
2	virtual account identifier.
1	3. The method of claim 2 in which the virtual purchase information includes a
2	VETO-applied account number.
1	4. The method of claim 1 in which the virtual purchase information includes a
2	virtual account transaction order.
1	5. The method of claim 4 in which the virtual account transaction order
2	comprises a VETO order.
1	6. The method of claim 1 also including physically associating a label that
2	contains the virtual purchase information with the item.

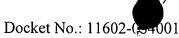
- 7. The method of claim 1 in which the delivery service includes FEDEX or UPS or the United States Postal Service.
- 8. The method of claim 1 also including storing the real delivery address and the related virtual purchase information in a database under the control of the delivery service.

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1	9. The method of claim 1 in which the virtual purchase information is associated		
2	with a real financial account.		
1	10. A method in which		
2	virtual delivery information, which does not include any identifier of a real delivery		
3	address, is provided, in an on-line connection to a merchant, with respect to a purchase of an		
4	item,		
5	the merchant provides the item and the virtual delivery information to a delivery		
6	service,		
7	at the delivery service, the virtual delivery information is converted to a delivery		
8	address, and		
9	the item is delivered to the delivery address.		
•	The weether defining 10 also including physically associating a label that		
1	11. The method of claim 10 also including physically associating a label that		
2	contains the virtual delivery information with the item.		
1\	12. The method of claim 10 in which the delivery service includes FEDEX or		
\$,	UPS or the United States Postal Service.		
1	13. The method of claim 10 also including storing the real delivery address and		
2	the related virtual delivery information in a database under the control of the delivery service.		
1	14. A method comprising		
2	providing real delivery information to a delivery service,		
3	associating with the delivery information a code that does not itself reveal the		
4	delivery information,		
5	making the code known to the delivery service, and		
6	in connection with a purchase of an item that is to be delivered according to the		
7	delivery information, providing the code to a merchant for forwarding to the delivery service.		

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1	15.	The method of claim 14 in which the real delivery information includes		
2	personal info	rmation about a purchaser.		
1	16.	The method of claim 14 in which the personal information includes a name		
2	and an addres	SS.		
1	17.	The method of claim 4 in which the code is provided to the merchant		
2	electronically through a communication network.			
1	18.	The method of claim 14 in which the code is provided to the merchant		
2	telephonically.			
1	19.	The method of claim 14 also including the forwarding of the code to the		
2	delivery service.			
4	20.	The method of claim 14 also including		
2 \	delive	ering the item.		
/\ \\	21.	A method comprising		
2	at a d	elivery service, storing personal delivery information associated with a		
3	consumer and storing a code corresponding to the personal delivery information, the code no			
4	itself revealing the personal delivery information,			
5	receiv	ving from a merchant a package for delivery to the consumer, and a code		
6	representing delivery information for the package,			
7	using	the stored information and code to translate the code to the personal delivery		
8	information, and			
9	delive	ering the package in accordance with the personal delivery information.		
1	22.	The method of claim 21 in which the personal delivery information includes a		
2	name and an	address and may include other personal information.		

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23.	The method of claim 11 in	which multiple packages bearing the code are
received at dif	ferent times.	

## 24. Apparatus comprising

a package to be delivered to a customer, the package containing an item sold by a merchant to the customer, and

a code representing delivery instructions for the package, the code not itself revealing the delivery instructions,

the package being free of any direct indication of the delivery instructions so that a person observing the package is unable to determine the delivery instructions without knowledge of the association between the code and the delivery instructions.

## 25. A method comprising

delivering a package to a package delivery service, the package containing an item sold by a merchant to the customer,

providing to the package delivery service a code representing delivery instructions for the package, the code not itself revealing the delivery instructions,

the package being free of any direct indication of the delivery instructions so that a person observing the package is unable to determine the delivery instructions without knowledge of the association between the code and the delivery instructions.

## 26. A method comprising

establishing a virtual account with a virtual account issuer, the virtual account being associated with a financial account,

associating a package delivery code with the virtual account, the package delivery code representing, but not itself revealing, delivery instructions for packages directed to a holder of the virtual account, and

providing the package delivery code to a package delivery service for use in delivering packages of items purchased from merchants using the virtual account.